

**Information to identify the case:**

Debtor 1	<u>Derrick J. Pierre</u>	Social Security number or ITIN	xxx-xx-2320
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	12-13470-SLM		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Derrick J. Pierre

6/8/17

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Derrick J. Pierre  
 Debtor

Case No. 12-13470-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 1  
 Total Noticed: 16

Date Rcvd: Jun 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2017.

db +Derrick J. Pierre, 31-33 Abbottsford Avenue, Newark, NJ 07106-1024  
 513103544 +Denise Hyman, 47 Palm Street, Newark, NJ 07106-1117  
 512765865 +Essex County Probation, 50 W Market St, Newark, NJ 07102-1694  
 512765866 +Fein, Such, Kahn & Shepard, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673  
 512765868 +McCabe, Weisberg & Conway, 216 Haddon Avenue, Suite 303, Westmont, NJ 08108-2811  
 512963681 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020  
 512765870 +Security Credit Servic, 2653 W Oxford Loop, Oxford, MS 38655-5442

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 08 2017 22:25:48 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 08 2017 22:25:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 512765862 +EDI: AFNIRECOVERY.COM Jun 08 2017 22:08:00 Afni, Inc., Po Box 3427, Bloomington, IL 61702-3427  
 512927663 EDI: BECKLEE.COM Jun 08 2017 22:08:00 American Express Travel Related Services Co Inc, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 512765863 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 08 2017 22:26:11 Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873  
 512765864 +E-mail/Text: bknotice@erccollections.com Jun 08 2017 22:25:51 Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 512765867 E-mail/Text: camanagement@mtb.com Jun 08 2017 22:25:34 M & T Bank, 1 Fountain Plz, Buffalo, NY 14203  
 513064486 E-mail/Text: camanagement@mtb.com Jun 08 2017 22:25:34 M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288, Attn: Payment Processing  
 512765869 +E-mail/Text: bankruptcy@optimarecoveryservices.com Jun 08 2017 22:25:59 Optima Recovery Servic, 6215 Kingston Pk Ste A, Knoxville, TN 37919-4044

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 10, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2017 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor M&T Bank NJECFMAIL@mw-c-law.com  
 Bruce H Levitt on behalf of Debtor Derrick J. Pierre blevitt@levittslafkes.com,  
 sslafkes@levittslafkes.com; lspcattorneys@gmail.com  
 Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC. bankruptcy@feinsuch.com

TOTAL: 6